



March 20, 2020

## **ECONOMIC INJURY DISASTER LOAN PROGRAM**

Ohio Governor Mike DeWine and Lt. Governor Jon Husted announced that the U.S. Small Business Administration (SBA) has approved the Ohio Development Services Agency's request to allow small businesses and nonprofits in Ohio to apply for low-interest, long-term loans of up to \$2 million through the SBA's Economic Injury Disaster Loan program.

The Economic Injury Disaster Loans may be used by Ohio small business owners and nonprofits to pay fixed debts, payroll, accounts payable, and other bills that can't be paid because of the disaster's impact. The interest rate is 3.75 percent for small businesses without credit available elsewhere; businesses with credit available elsewhere are not eligible. The interest rate for nonprofits is 2.75 percent.

To keep payments affordable, the loans are long term, with up to 30 years for repayment. Terms are determined on a case-by-case basis, based on each borrower's ability to repay.

Applying for the SBA loan:

- Loan applications can be completed online at [disasterloan.sba.gov/ela/](https://disasterloan.sba.gov/ela/) or applicants can obtain a paper application by calling 1-800-659-2955. Online submissions are recommended.
- Once an application has been submitted, the SBA will review the information and determine eligibility.
- Once the SBA approves an applicant's submission, they will close on the loan and the cash will be deposited into the applicant's account.
- To expedite the application process, applicants should have the following documents ready: complete copies of their most recent federal income tax return and a completed and signed [IRS Form 4506T](#), a schedule of liabilities, personal financial statement, monthly sales figures, a current year-to-date profit-and-loss statement, and a year-end profit-and-loss statement and balance sheet for that tax year if the most recent federal income tax return has not been filed.

For more information about the loan program, visit [SBA.gov/Disaster](https://SBA.gov/Disaster).

As efforts to combat the outbreak of the COVID-19 virus continue, Governor DeWine and his administration will continue to identify ways to support the state's small businesses and nonprofits. Any of these entities impacted by the ongoing health crisis are encouraged to contact the Development Services Agency at [BusinessHelp@Development.Ohio.Gov](mailto:BusinessHelp@Development.Ohio.Gov) for more information.

### **ENHANCED UNEMPLOYMENT AID FOR OHIOANS**

[Executive Order 2020-03D](#) broadens state policy to clarify that individuals who are quarantined during the emergency period are considered to be unemployed. This also applies to companies that determine they need to temporarily shut down.

The executive order waives the one-week waiting period normally required before individuals can begin receiving benefits, and it waives the requirement that they actively search for work while receiving benefits. In order not to penalize employers by increasing their future taxes, the cost of these benefits will be mutualized over time. In addition, the executive order waives penalties for late filing and payment for the duration of the emergency.

To apply for benefits, visit [unemployment.ohio.gov](http://unemployment.ohio.gov) anytime day or night, or call 1-877-644-6562 from 8 a.m. to 5 p.m. weekdays.

### **PREVENT THE SPREAD OF COVID-19**

To help protect the public against the spread of COVID-19, Governor Mike DeWine and Ohio Department of Health Director Amy Acton, M.D., MPH, strongly recommend that all employers screen employees each day before work by following these steps:

- All employees who are able to work from home should be working from home at this time
- For those employees who have to come in: each employee should have their temperature taken each day, and if they have a fever at or above 100.4 degrees Fahrenheit, that employee should be sent home.
  - This employee can return to work when:
    - They have had NO fever for at least three (3) days without taking medication to reduce fever during that time; AND
    - There is improvement in their respiratory system (cough and shortness of breath); AND
    - At least seven (7) days have passed since their symptoms began.
  - It is best to use touchless thermometers if possible (forehead/temporal artery thermometers), but if you must use oral or other types of

thermometers, make sure to clean the thermometer thoroughly between each employee, as to not spread infection.

- Follow the manufacturer's direction to disinfect the thermometer.
  - If no directions are available, rinse the tip of the thermometer in cold water, clean it with alcohol or alcohol swabs, and then rinse it again.
- If you do not have thermometers on site, have your employees take their temperature at home. They should stay home if they have a fever and follow the same protocol.
  - There is currently a shortage on thermometers. If you cannot find thermometers, and employees do not have one at home to check their temperature, you can screen each incoming employee with a basic questionnaire.
    - Do you have symptoms of respiratory infection? (fever, cough, shortness of breath)
      - No - proceed to work
      - Yes – Employee will be sent home. Employee is required to stay home at least 7 days from the time they experienced symptoms AND at least 3 days after they have no fever (without taking medication to reduce fever) AND have improvement in their respiratory symptoms (cough, shortness of breath).
      - Does not require a doctor's release.
    - Have you been exposed to someone with confirmed COVID-19?
      - No – proceed to work
      - Yes, and not experiencing symptoms – employee will be required to stay at home for 14 days from the time they were exposed to confirmed COVID-19
      - Yes, and exhibiting symptoms – employee is required to stay home for at least 7 days from the time they experienced symptoms AND at least three days after they have no fever (without taking medication to reduce fever) AND have improvement in their respiratory symptoms (cough, shortness of breath).
  - Please remember to continue to follow preventative measures no matter how many employees are in the office – physical distancing, stay home when sick, use cough and sneeze etiquette, and practice hand hygiene as often as possible. Clean all high-touch surfaces regularly.

**FOR MORE INFORMATION:**

**ONLINE:**

Please visit [www.Coronavirus.Ohio.gov](http://www.Coronavirus.Ohio.gov) for the most up-to-date information from the Ohio Department of

Health.

**PHONE:** For any questions you have about COVID-19, please call 1 (833) 4-ASK-ODH from 9:00 a.m. – 8:00 p.m (7 days/week).

**SOCIAL MEDIA:** [@GovMikeDeWine](#)  
[@LtGovHusted](#)  
[@OHDeptofHealth](#)

**DAILY UPDATES:** Governor DeWine is holding daily press briefings at 2:00 p.m. to deliver the most recent updates as well as give updated guidance for the state’s response. These press events are carried live at [www.OhioChannel.org](http://www.OhioChannel.org).